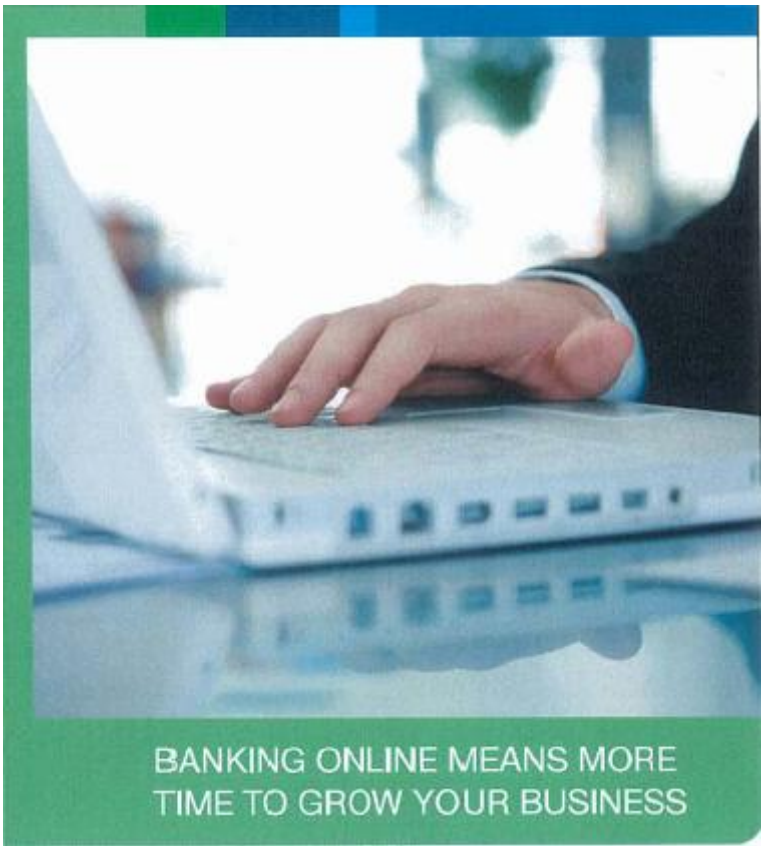

Straight2Bank User Guide

Straight2Bank is a fully integrated internet banking solution that helps to add value to your business. It is a tool to efficiently execute and monitor cash management, transaction and trade finance. It also offers a wide range of payment solution on a single platform, including domestic transfer, international transfer, payroll etc.

✓ Comprehensive

User-friendly and designed specifically to meet the needs of businesses and performs key functions such as cash management, payment, trade and payroll.

✓ Convenient

Viable alternative to banking at the branch that allows global access and usage to enable cross boarder trading wherever you are, 24/7

✓ Control

Customizable levels of employee access, templates and alerts, along with enhanced security features to provide flexibility and peace of mind.

This user guide is intended to serve as a quick reference source for new users of Straight2Bank. It delivers a concise tour of Straight2Bank's features; examples of some commonly used functions and advices you might need while using Straight2Bank.

The arrangement of topics in this User Guide is by sequence of likely usage. It starts with how to login and initialize your Token. Some frequently used features such as account and payments are covered in the second part, with instruction of each step in viewing account details as well as making a transaction. The next section is about maintenance issues such as reset password, change email address, unlock Token etc.

All descriptions of functions and features are for Straight2Bank, only essential information is provided. For more extensive consultant, please call our dedicated helpline:

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A. Getting Started

1. First time login to Straight2Bank

i. Go to Straight2Bank Website https://s2b.standardchartered.com

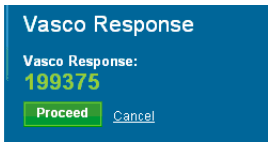
- Enter your **GROUP ID** and **USER ID** (Find from Welcome Pack from SCB)
- Click on the **Login** button

ii. Input Encrypted String & Shared Secrets pair

- Enter the **Encrypted String** which is sent via email from Sender Name as **Standard Chartered Bank** with email subject **Straight2Bank Security Token Activation**
- Enter **Shared Secrets** or **Personal Identification Phrase** (PIP) which you defined on the **Personal Identification Phrase (PIP) Form**
- Click on the **Submit** button upon completion

iii. Generate Vasco Response

- A Vasco Response will be shown. Input the response to the token and define your own PIN (Personal Identification Number = Token Password) for the token as specified in next step.



iv. Define Vasco PIN (Personal Identification Number = Token Password)**:**

1. Press on the **ON** ◄ button
2. Token screen will display message **PIN**
3. Enter the 6-digit initial PIN obtained from Step **iii**
4. Token will prompt **NEW PIN,**
5. Enter your own 8-digit numeric personal security PIN
6. Token will prompt **PIN CONF**
7. Reinput the new PIN for confirmation
8. Token prompt **APPLI**_, Token activated

2. Subsequent login to Straight2Bank

i. Go to Straight2Bank Website

1. Go to Straight2Bank Website - **https://s2b.standardchartered.com**
2. Enter your **GROUP ID** and **USER ID** (Find from Welcome Pack from SCB)
3. Click on the **Login** button
4. The system will prompt you for your one-time password (OTP)

ii. Generate Token One-time Password (OTP)

1. Press on the ◄ button
2. Token will prompt message **PIN**
3. Enter your PIN
4. Token will prompt **APPLI** _
5. Press button **1** for the one-time password (OTP)
6. Token will generate the OTP and display

iii. Login to Straight2Bank Web

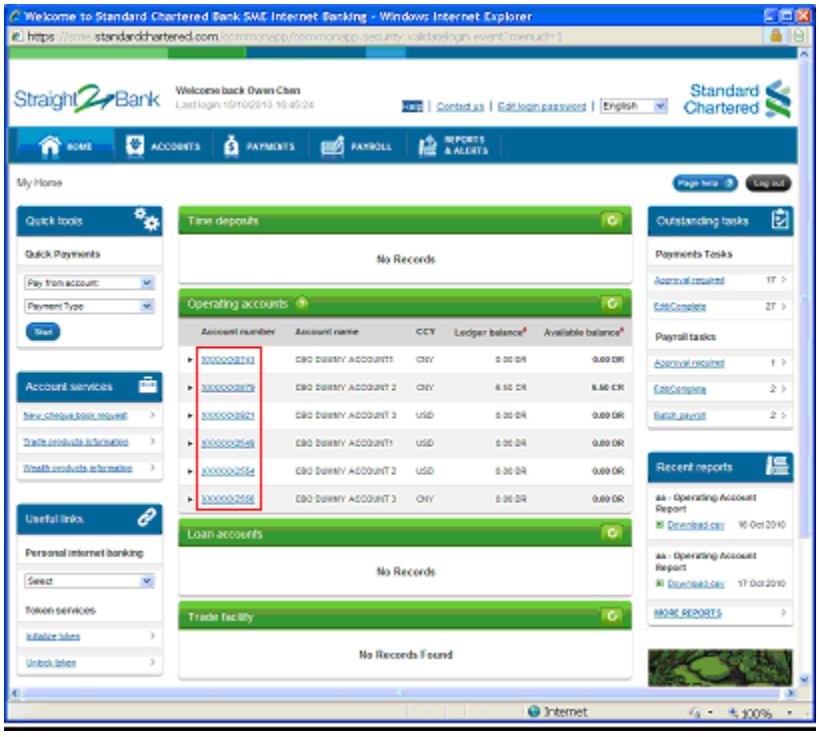
1. Enter OTP generated on step ii
2. Click **Proceed**

B. Using Straight2Bank

1. How to view account balances and transaction detail

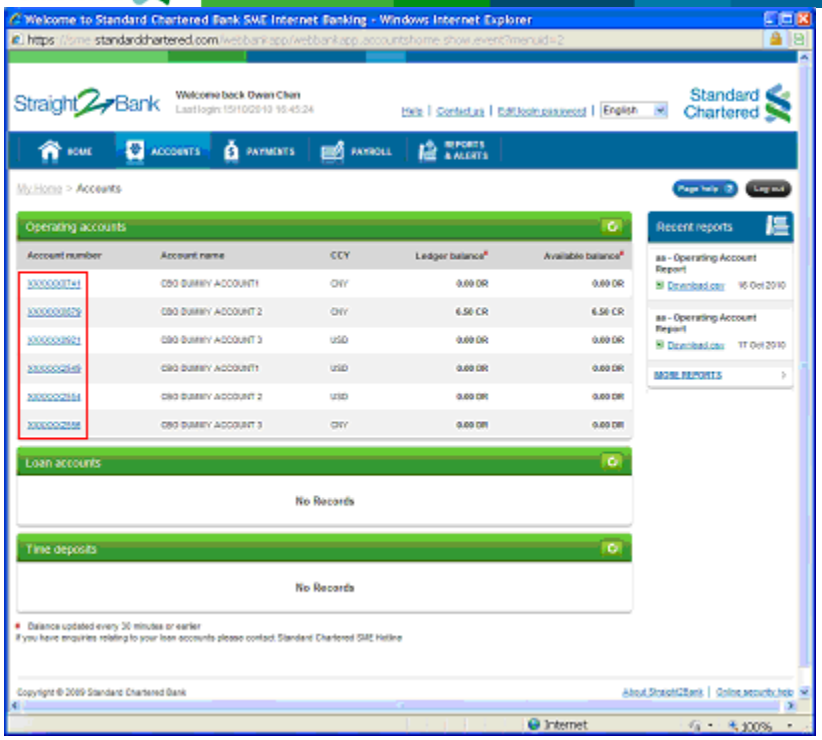
i. At Home page

Once you login to Straight2Bank, you can find the summary of your account details at the central panel of **HOME** page. To view more details of a specific account, simply click on the account number. To view detail transaction details within a particular account, go to step iii listed below.



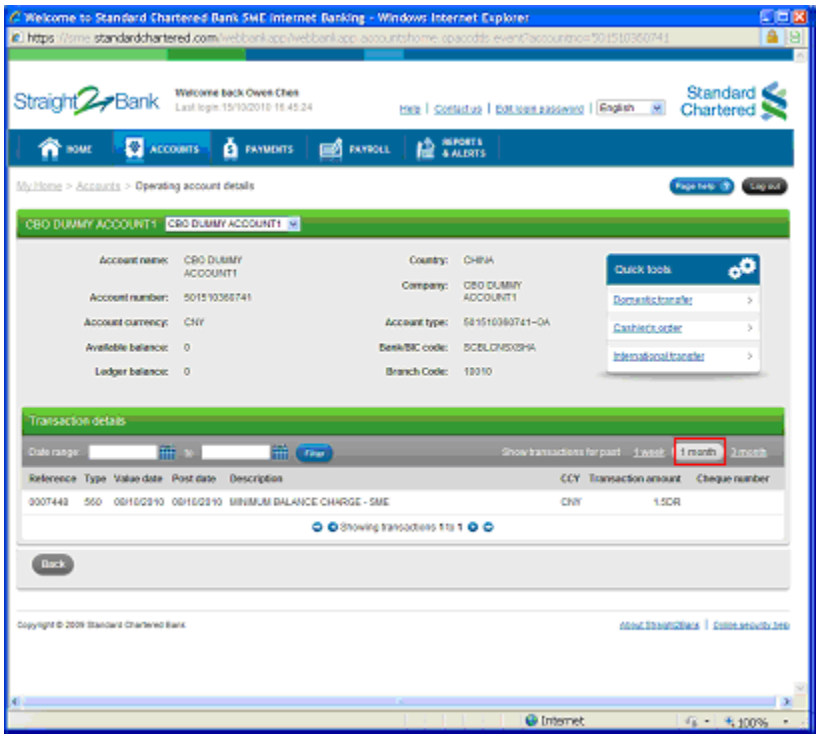
ii. At Accounts Landing page

By clicking the **ACCOUNTS** icons at the menu bar, you can find all your registered operating accounts details. To view more details about a specific account, simply click on the account number.



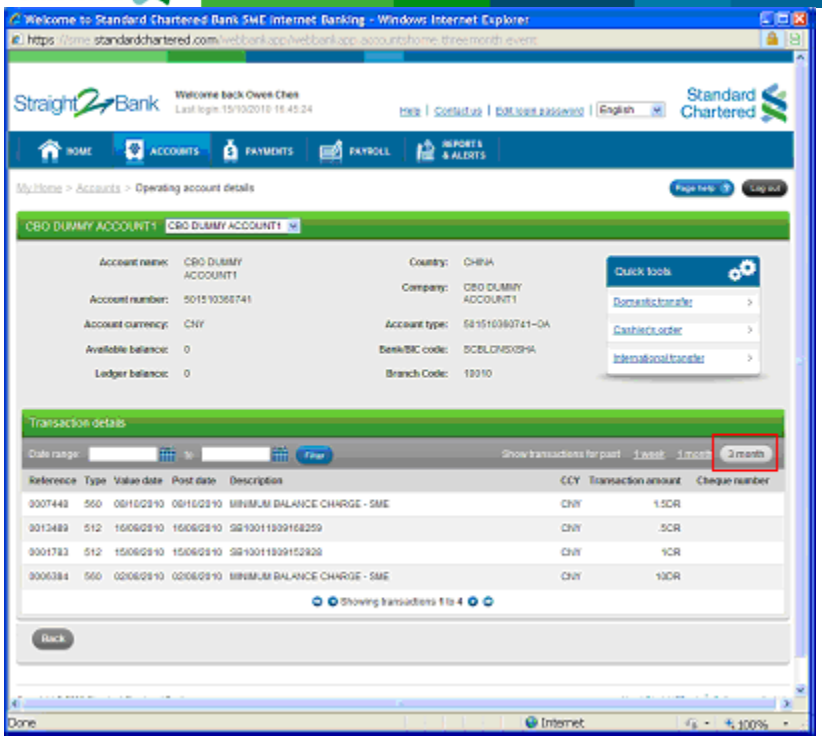
iii. Account transaction details

Upon clicking on the account number, you will see your account details:
a) The upper part shows the account details such as account name & balance;
b) The lowest part shows the transaction details.

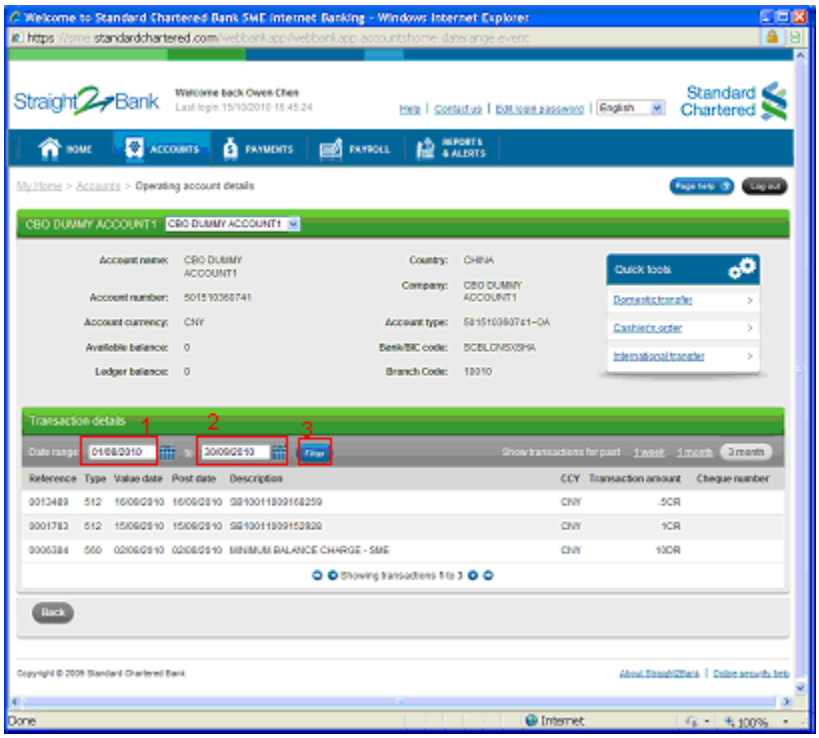


By default, it will list out the past **1 month's** transaction details. User can select **1 week** or **3 month** quick filter buttons to change the filter criteria.

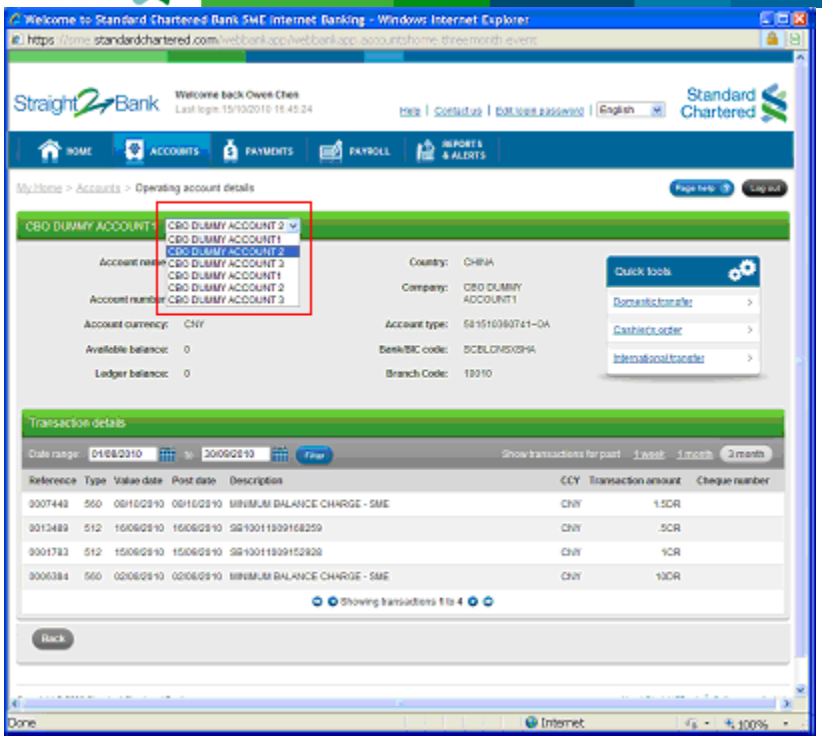
a) For example, click **3 month** button,



b) User can specify a date range for filtering, i.e. from **01/08/2010** and **30/09/2010** and press **Filter** button

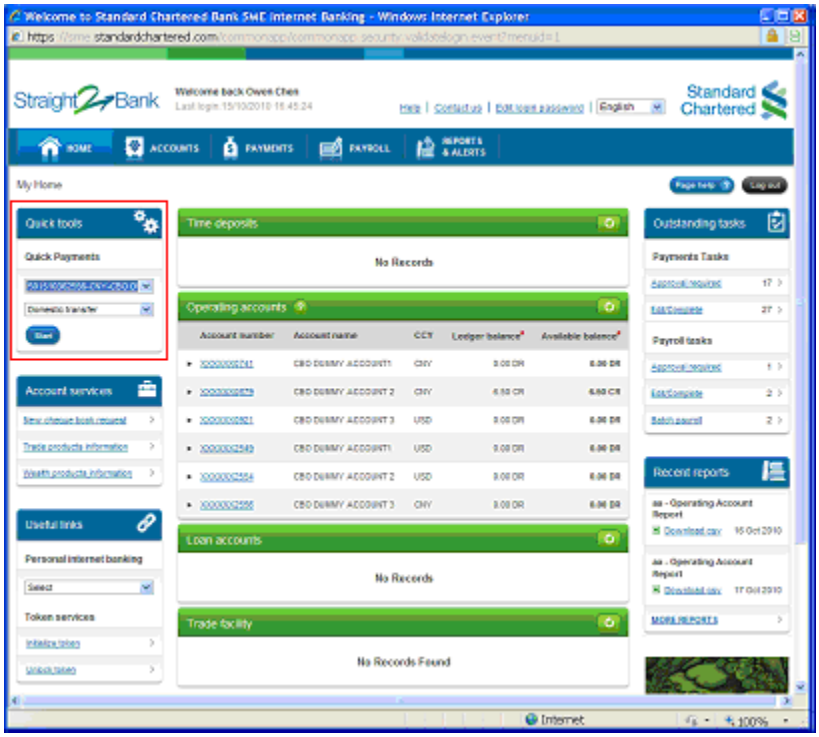


c) User can select other account number(s) from **Account Number** drop box

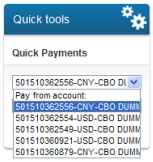


2. How to make payments

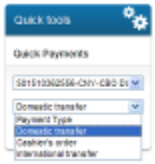
i. At HOME Page's Quick Tools



a) Under Quick Tools section, select your Debit Account Number from the **Account Number** drop box.



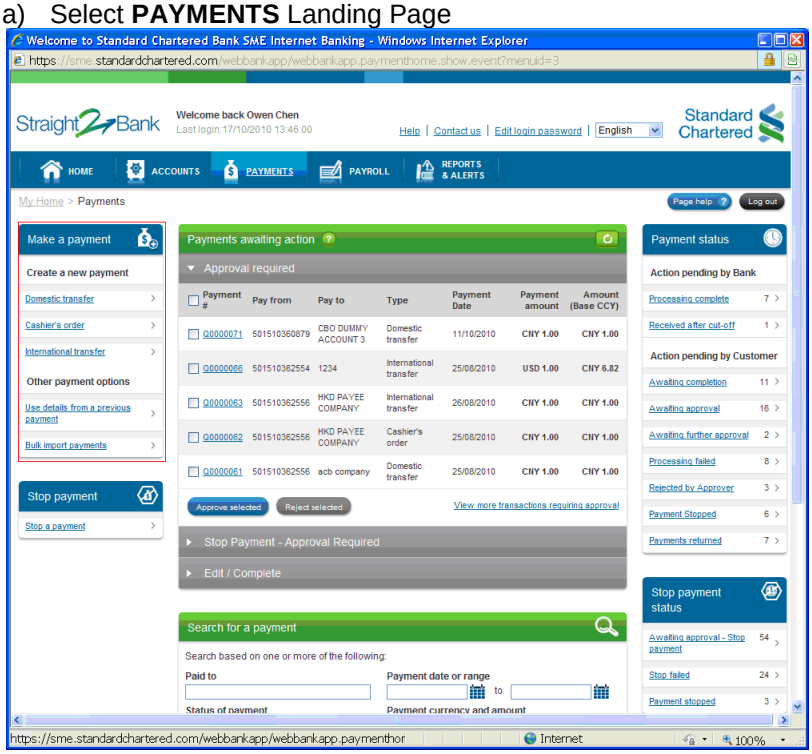
b) Select your required payment type in **Payment Type** drop box, e.g. **Domestic transfer**



c) Click **Start** button, system will direct you to an online payment form (step iii)

ii. At PAYMENTS Landing Page

a) Select **PAYMENTS** Landing Page

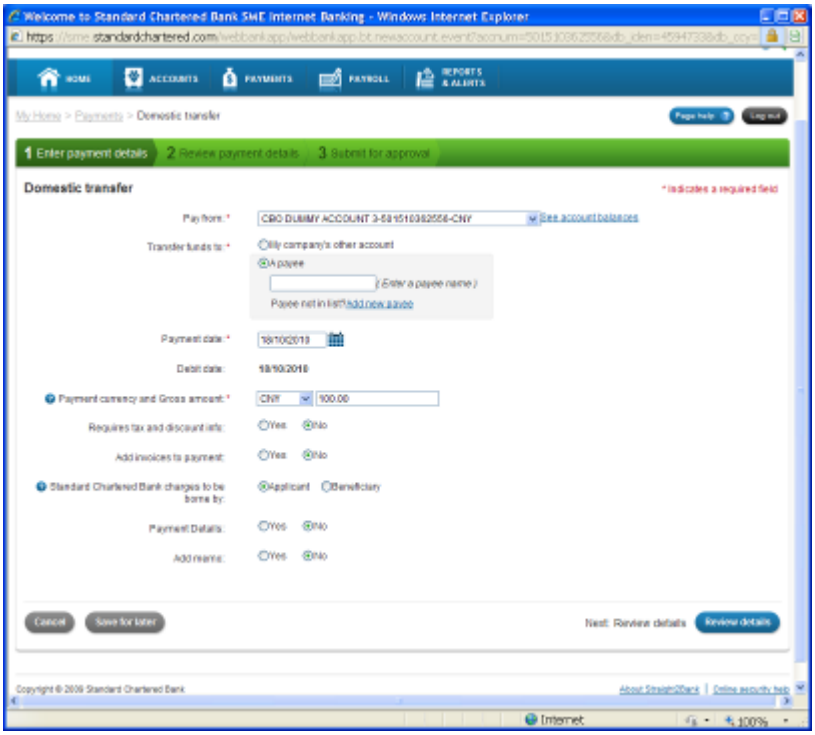


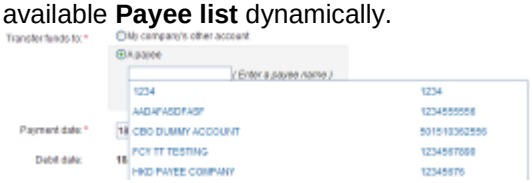
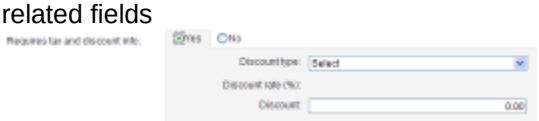
b) In the **Make a payment** section under **Create a payment** by selecting one the following primary hyperlinks:

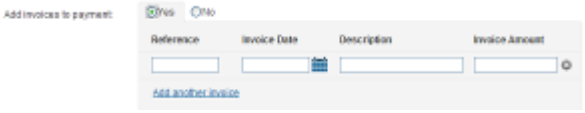
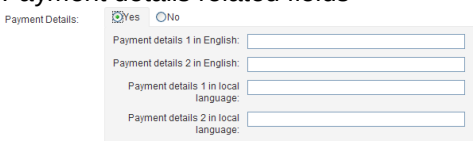
- **Domestic transfer** （BT，ACH，RTGS）
- **Cashier's order**
- **International Transfer**（TT）

Selecting this will direct you to an online payment form (step iii). For example, click **Domestic transfer** hyperlink.

iii. Fill-in online payment form



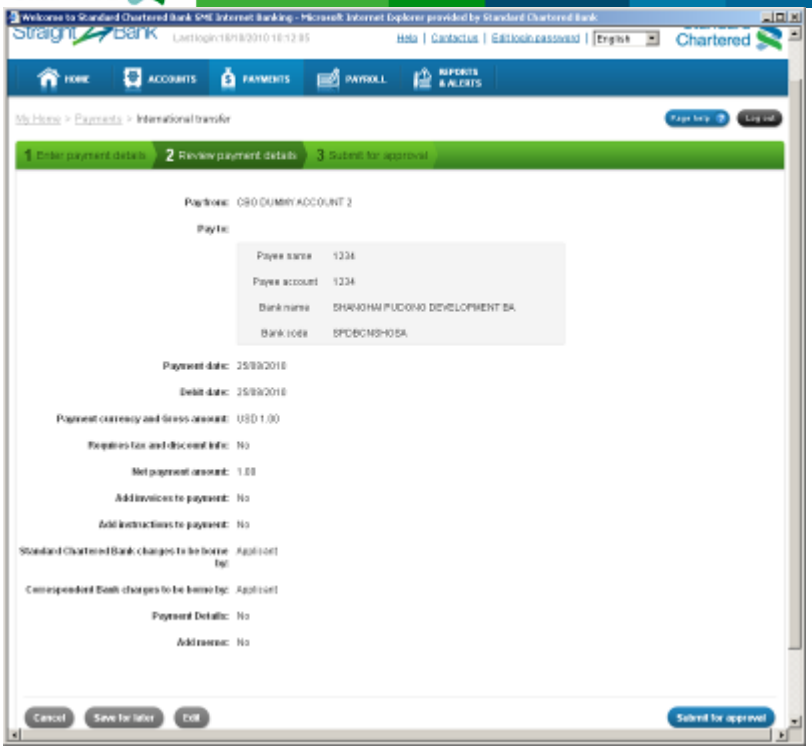
Field Name	Description
a) Pay from	**Account Number** Pickbox list all registered Account Number: • if activate this screen via **HOME** page, the default Account Number is your target Account Number • If activate this screen via **PAYMENTS** Landing page, the default Account Number is first option
b) Transfer funds to:	User can select either **My company's other account** or **A payee** **My company's other account** – This account list included all registered or non-registered account numbers that under this customer **A payee** – If user selects this option, system shows the conditional/ additional **Payee** textbox. While user typing in this the textbox, system will base on this name filter to filter the available **Payee list** dynamically.  Please refer to step iiii on how to create a payee:
c) Payment date:	Payment date of this payment
d) Debit date:	Debit date of this payment
e) Payment currency and Gross amount:	**Currency** Pickbox – List all available ISO currency code Payment **Amount** textbox – The Payment Amount shall be greater than zero.
f) Requires tax and discount info:	**Yes**- If user select this, system shows conditional/ additional Tax related fields 

	No- Remarks: This option is not applicable in China.
g) Add invoices to payment:	**Yes**- If user select this, system shows conditional/ additional Invoices related fields  • **Reference** – Max 12 characters reference no. • **Invoice Date** – Date of Invoice • **Description** - Max 75 characters invoice description • **Invoice Amount** – Amount must greater than zero • – Delete this invoice entry • **Add another invoice** – Add a new invoice entry **No**-
h) Standard Chartered Bank charges to be borne by:	**Applicant**- Charge to Applicant **Beneficiary**- Charge to Beneficiary Remarks: This option is not applicable in China.
i) Payment Details:	**Yes**- If user select this, system shows conditional/ additional Payment details related fields  • **Payment details 1 in English**: Max 70 characters • **Payment details 2 in English**: Max 70 characters • Total Chinese Character in **"Payment details 1 in local language"** plus "**Payment details 2 in local language**" should be less than 30 **No**-
j) Add memo:	**Yes**- If user select this, system shows conditional/ additional Memo fields • **Internal memo**: Max 255 Alpha Numeric characters • **External memo**: Max 255 Alpha Numeric characters **No**-

k) Click **Review Detail** button to review all details entered

l) Or Click **Save for Later** button to save the transaction and continue at a later stage

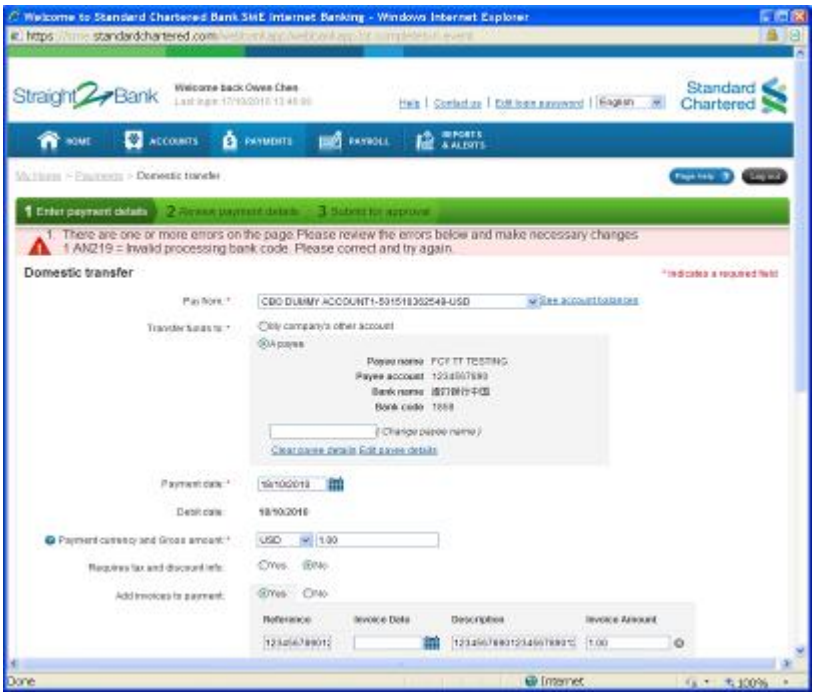
m) Click **Submit for approval** button to let Approver to approve this payment request



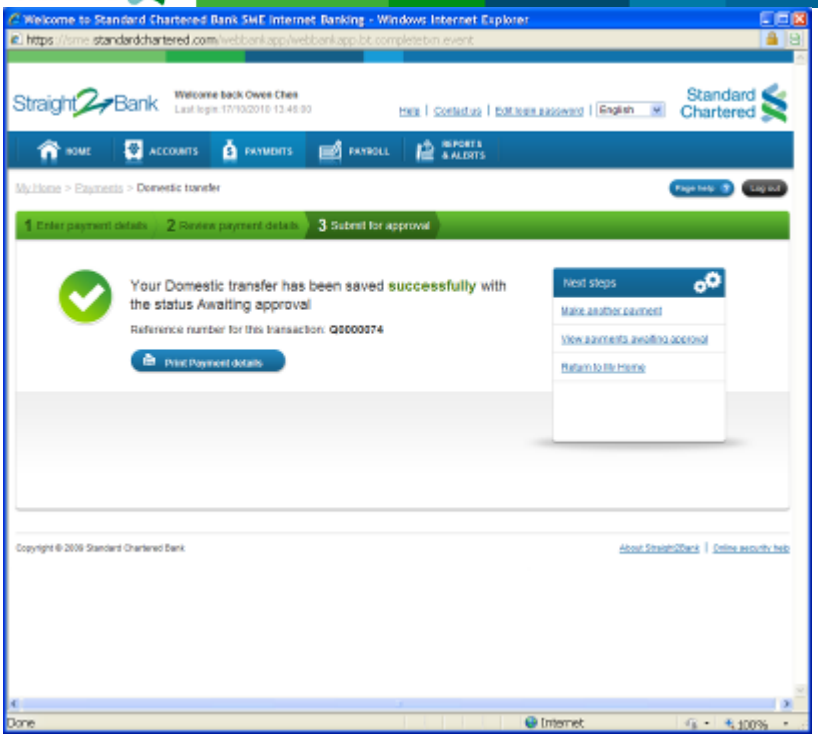
n) Or Click **Save for Later** button to save the transaction and continue at a later stage

o) Or Click **Edit** button to go back to Payment editor to amend the payment entry

p) After clicking **Submit for approval** button, system will perform in-depth validation for whole **Payment Request Form**. If there are one or more errors on the request form, System will display the **Payment Request Form** in edit mode and prompt the error messages as following:



q) If everything is OK, system shows confirmation page as following:



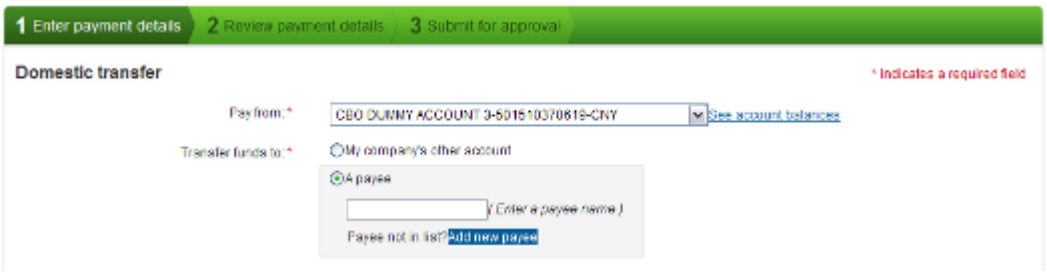
- The primary message will indicate whether the payment was successfully sent for approval or not. To print this page, click on the “print payment details” button
- Use the Next steps section to go to other sections or return to the homepage.

iiii Create a payee

There are two ways to create a payee

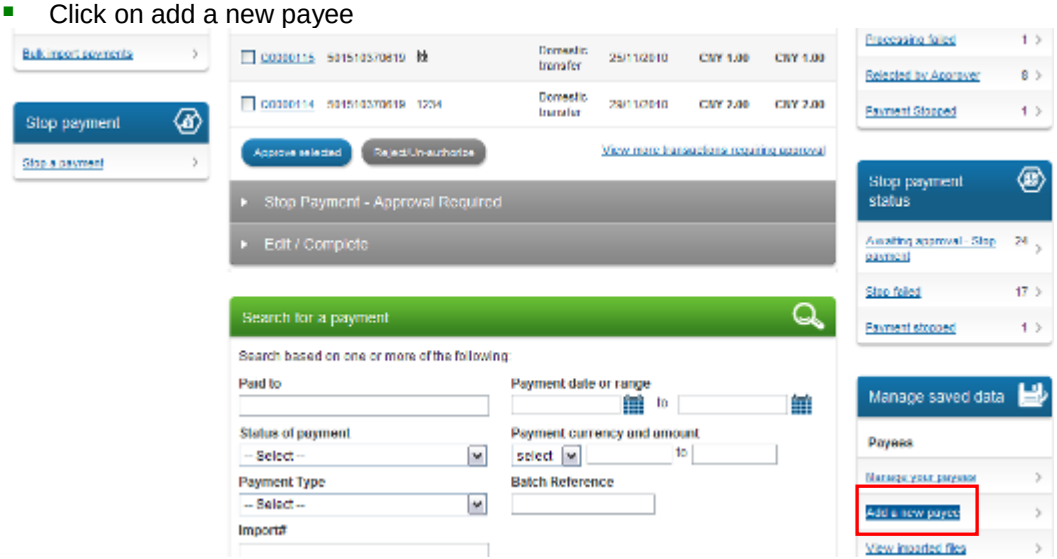
a) In **Enter Payment Detail**s page,

- Select **A payee**
- Click on **Add new payee**

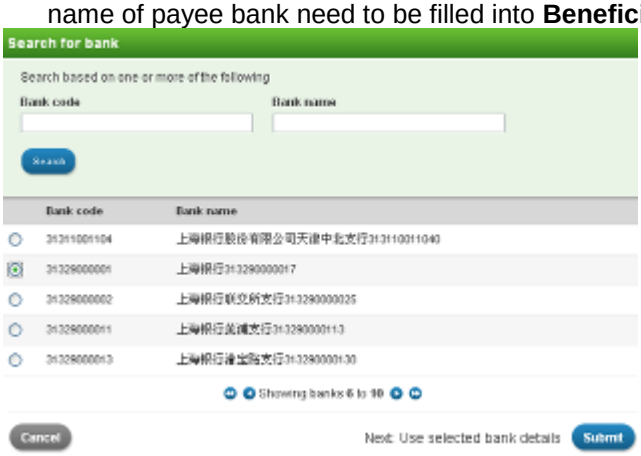
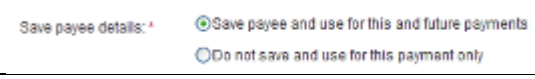

1 Enter payment details
2 Review payment details
3 Submit for approval
Domestic transfer
* Indicates a required field
Pay from: *
CBO DUMMY ACCOUNT 3-501510370819-CNY
See account balances
Transfer funds to: *
My company's other account
A payee
(Enter a payee name)
Payee not in list? Add new payee

b) In Payment landing page

- Click on add a new payee



c) Enter payee details

Field Name	Description
Payee ID	These two parts are compulsory and inputs should be alphanumeric only. ▪ Please input the correct Payee name in English or Pinyin.
Payee name	
Account number	Please input the account number of payee.
Payee name in local language	For domestic transfer only, please input the correct payee name in Simplified Chinese.
Other Relevant Payee details	These parts are optional and input should be no more than 30 Chinese Characters.
Payee bank details	Click on **Search for bank details.** Input Bank Code or Bank Name, then click **Search** Select the beneficiary bank and click **Submit** **For Domestic Transfer** ▪ Bank details can be searched by CNAPS code or key word of bank's name. For example, if you are looking for 渣打银行深圳分行, you may input 渣打%深圳 then click on **Search**. ▪ If the specific account opening bank cannot be found, you may select its higher level bank as intermediary bank, and input full name of payee bank into **Local Beneficiary Bank Details.** **For International Transfer** ▪ Bank details can be searched by SWIFT code or key word of bank name. For example, if you are looking for **Standard Chartered Bank Shenzhen Branch**, you may input **stand%shen**，and then click on **Search** ▪ If the specific account opening bank cannot be found, you may input 1858 in **Bank ID** and select **SCB China** as intermediary bank. Full name of payee bank need to be filled into **Beneficiary bank for TT.** 
Payee branch details	Click on **Search for branch details.** Input Branch Code or Branch Name, then click **Search** Select the payee branch and click **Submit** Remark: This is not applicable for RMB payment.
Save payee details	You can choose whether to save the above payee details (This option is not available while add a new payee from payment landing page) 

Remark: following characters are not allowed in any input：~ ! @ # $ % ^ & * _ { } " ` = [ ] ;

- Click **Review Details**

  If there are one or more errors in the payee details, system will prompt the error messages as following:

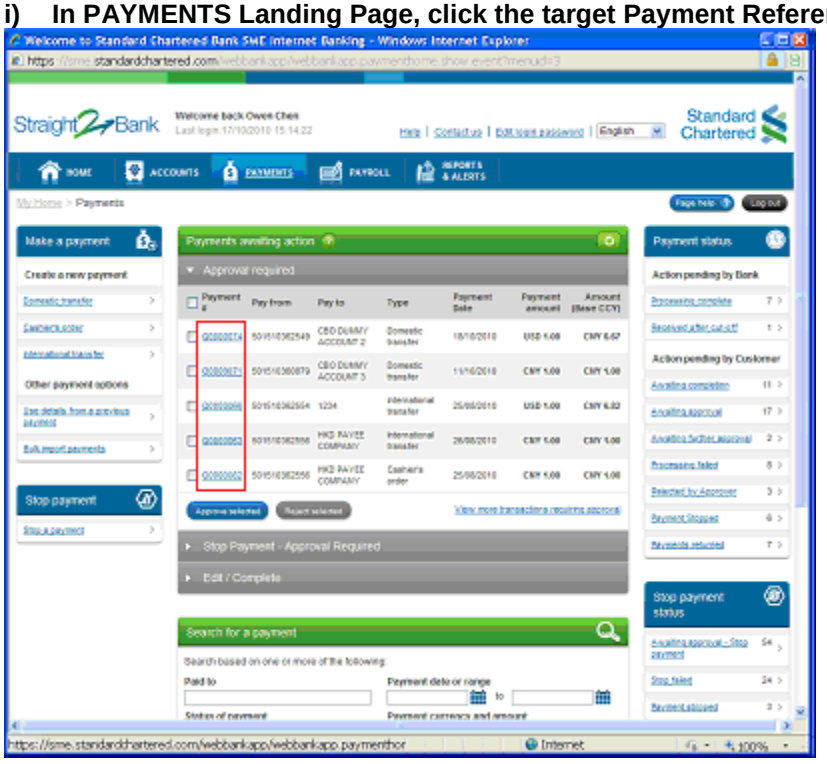
Domestic transfer
1 Enter payee details
2 Review payee details
There are one or more errors on the page. They have been indicated with a
Payee details
* Indicates a required field
Payee ID: *
Payee name: *
Account to be paid from is held in:
CHINA-SHANGHAI
Account number:
Building / House:

If everything is ok, system will show payee details review page as following:

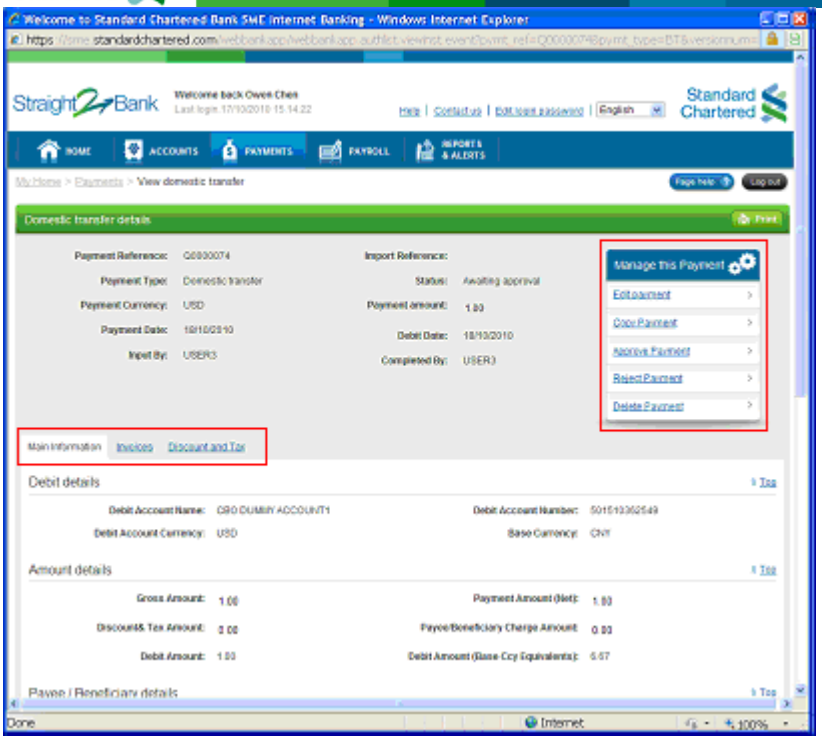
- Click **Save Payee Details** to proceed with the payment process
- Or click **Edit** and go back to **Enter payee details** page
- Or click **Cancel** to quit

3. How to authorize payments

i) In PAYMENTS Landing Page, click the target Payment Reference No.

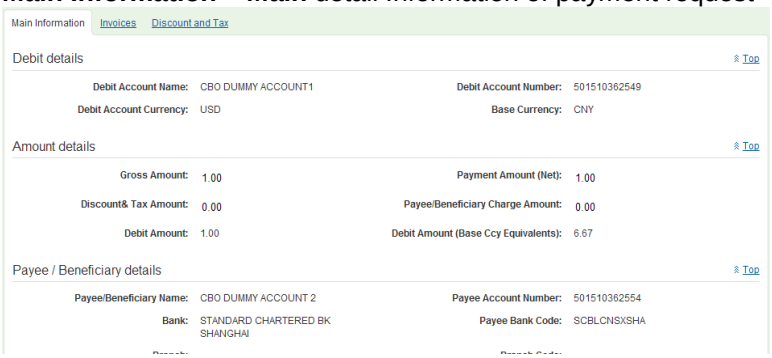


ii) Review the Payment Detail

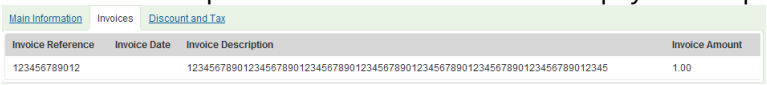


There are several tab pages of payment details, by selecting one the following primary hyperlinks to detail information:

- **Main Information** – **Main** detail Information of payment request



- **Invoices** – The optional **Invoice** details under this payment request.

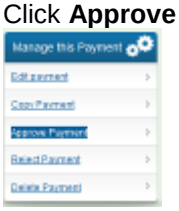


- **Discount and Tax** – The optional **Discount and Tax** details under this payment request.

iii) Select appropriated approval actions

1. Approve Payment,

a. Click **Approve Payment** hyperlink

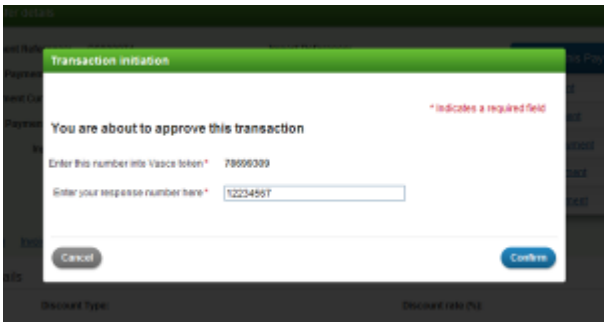


b. Get Vasco Token's challenge and Response:

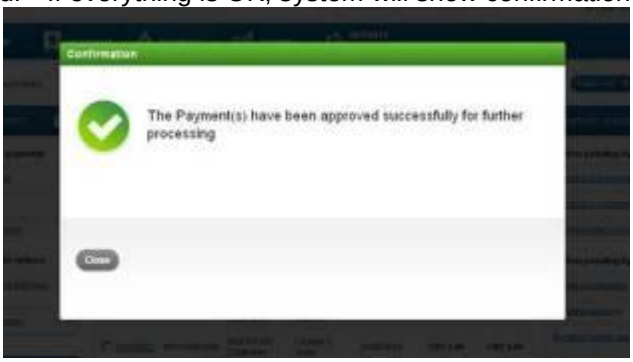
- Press on ◄ button

- Token screen will display **PIN**
- Enter your 8-digit PIN
- Token screen will display **APPLI** _
- Enter Button **2** to select Transaction authentication
- Enter the **CHALLENGE NUMBER** from the **Transaction Initiation** popup screen
- Token will generate the token response (Resp - 8 numeric digits)

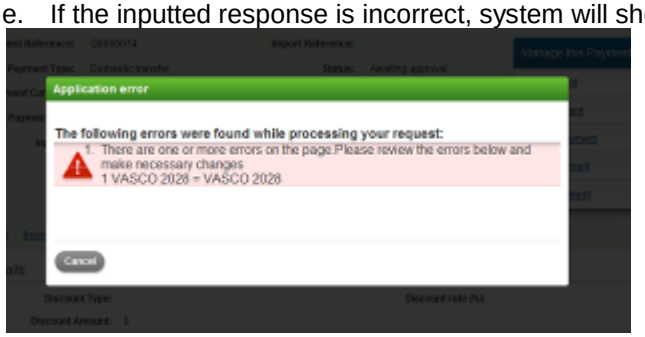
c. Enter the **Response** generated by the Token in the **Enter your response number here** field and click **Confirm** button.



d. If everything is OK, system will show confirmation page as following:



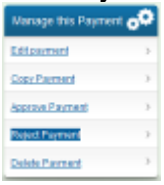
e. If the inputted response is incorrect, system will show **Application Error** as following:


Application error
The following errors were found while processing your request:
1. There are one or more errors on the page.Please review the errors below and make necessary changes
1 VASCO 2028 = VASCO 2028
Cancel

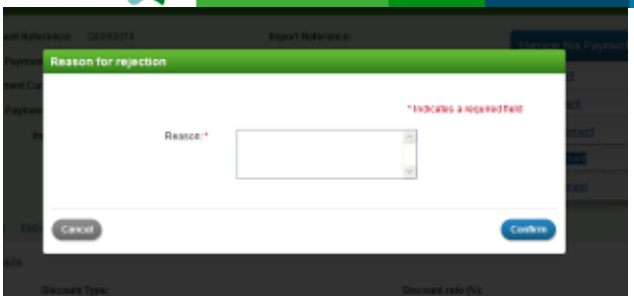
Press **Cancel** button to quit and retry it again

2. Reject Payment

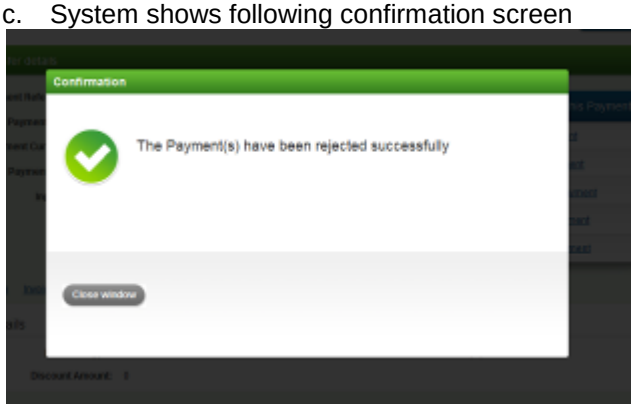
a. Click **Reject Payment** hyperlink



b. Input Reject **Reason** and click **Confirm** button

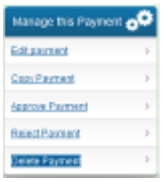


c. System shows following confirmation screen

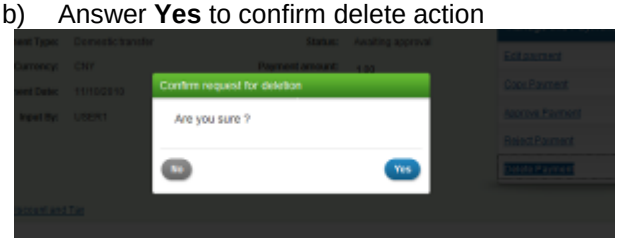


d. Delete Payment

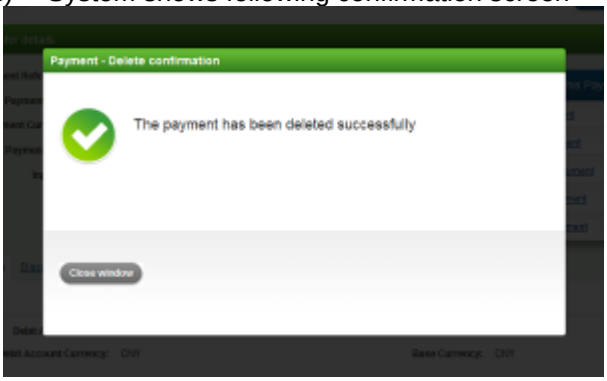
a) Click **Delete Payment** hyperlink



b) Answer **Yes** to confirm delete action



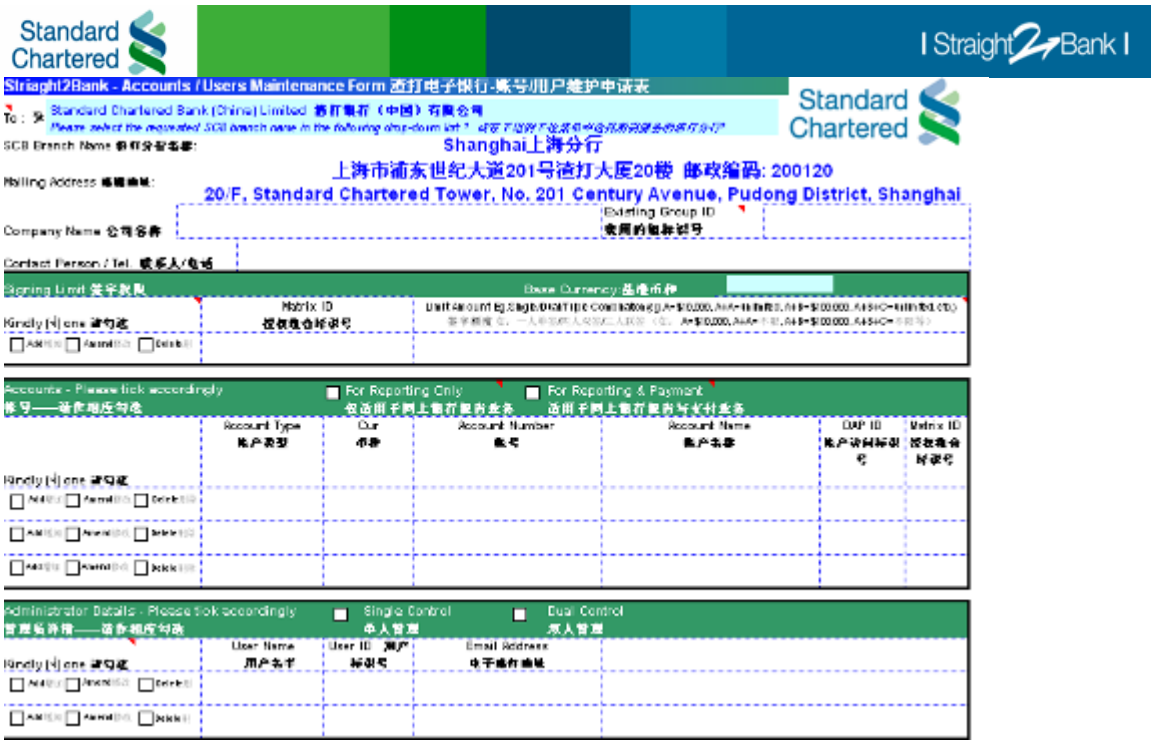
c) System shows following confirmation screen



C. Maintenance

1. How to Reset Password, Unlock Token, Change E-mail Address, Add User, Delete User and Reissue Token

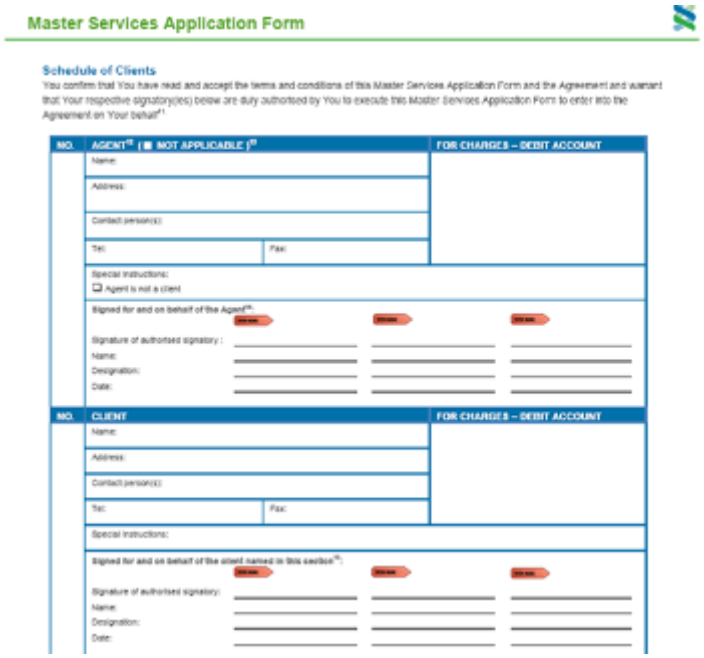
a. User call Straight2Bank Customer Service Hotline to get the application form


Straight2Bank - Accounts / Users Maintenance Form
Standard Chartered
Straight2Bank
Shanghai上海分行
上海市浦东世纪大道201号渣打大厦20楼 邮政编码: 200120
20/F, Standard Chartered Tower, No. 201 Century Avenue, Pudong District, Shanghai

b. User completes the application form
c. If customer has signed the **i6** agreement, customer can Fax the application form (Remarks: call Straight2Bank Customer Service Hotline to get the FAX no.)
d. Otherwise mail back the application form to corresponding mailing address (shown in the application form front page)

2. Viewing accounts across different jurisdictions?

a. User call Straight2Bank Customer Service Hotline to get the relevant application form (MSAF, Straight2Bank Setup Form etc),



Straight2Bank (SME) - 渣打银行中小企业网银申请表

重要提醒：请勿签署空白文件！

A：客户和主要联系人信息							
客户名称：	请填写与开户时一致的信息，如：上海发达贸易有限公司					**国家：**	中国
主要联系人信息							
中文姓名：	张伟	**拼音：**	Zhang Wei	**电子邮箱：**	yancui@yancui.com	**电话：**	13561616161
邮寄地址（译码器将会发送至该地址）							
☒	以账户项下的邮寄地址为准，且该地址不需要变更。						
☐	以账户项下的邮寄地址为准，但该地址需要变更（**注意：请同时提交账户维护表以变更地址**）。					**维护表 Bar Code：**	xxxxxx
B：服务要求和账户信息							
设置要求	☒ 新建网银组	☐ 加入现有网银组		现有网银组标识：			
付款项目	☒ 现金付款						

账户信息		**基准货币：**	人民币
开户国家	**账户号码**	**币种**	**账户标识**
中国	501510389414	人民币	B01
中国	501510389415	人民币	B02
中国	501510389416	人民币	B03
中国	501510389123	港币	B04
中国	501510389124	美元	B05
单个账户的单日交易金额上限（请注明交易金额上限，如未注明则视为无交易金额上限）：	“无”		

b. User completes the application form.
c. If customer has signed the I6 form, customer can Fax the application form (Remarks: call Straight2Bank Customer Service Hotline to get the FAX no.)
d. Otherwise mail back the application form to corresponding mailing address

D. Contact us

Customer Service (China)

Hotline: 800 988 0018 (local toll-free number)
Email: CNSME-Customer.Service@sc.com

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